

## Information to identify the case:

Debtor 1:	<b>Janet O. Oludoyi</b>	Social Security number or ITIN:	xxx-xx-8587
	First Name Middle Name Last Name	EIN:	__-__-_____
Debtor 2:		Social Security number or ITIN:	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	__-__-_____
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 10/7/15
Case number:	<b>15-28974-CMG</b>	Date case converted to chapter:	7 4/19/17

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Janet O. Oludoyi	
2. All other names used in the last 8 years		
3. Address	135 Sharpless Blvd Westampton, NJ 08060-5631	
4. Debtor's attorney Name and address	Christopher G. Cassie Law Office of Lee M. Perlman 1926 Greentree Road Suite 100 Cherry Hill, NJ 08003	Contact phone (856) 751-4224
5. Bankruptcy trustee Name and address	Catherine E. Youngman Catherine E. Youngman, Ch. 7 Trustee 49 Market Street Morristown, NJ 07960-5122	Contact phone 973-992-4800

For more information, see page 2 &gt;

Debtor **Janet O. Oludoyi**

Case number **15-28974-CMG**

<b>6. Bankruptcy clerk's office</b>	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 609-858-9333  Date: 4/20/17
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. (800) 676-6856</p>		
<b>7. Meeting of creditors</b>	<b>May 19, 2017 at 10:30 AM</b>	Location:
<p><b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507</b></p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 7/18/17</b>
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>		
<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Janet O. Oludoyi  
 Debtor

Case No. 15-28974-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Apr 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2017.

db Janet O. Oludoyi, 135 Sharpless Blvd, Westampton, NJ 08060-5631  
 aty +Lee Martin Perlman, Lee M. Perlman, 1926 Greentree Road, Suite 100,  
 Cherry Hill, NJ 08003-1100  
 tr Catherine E. Youngman, Catherine E. Youngman, Ch. 7 Trustee, 49 Market Street,  
 Morristown, NJ 07960-5122  
 515781832 +Capital Mgmt Maintenance, PO Box 864964, Orlando, FL 32886-4964  
 515781833 Citibank/the Home Depot, Citicorp Credit Svcs/Centralized Bankrup, PO Box 790040,  
 Saint Louis, MO 63179-0040  
 515781838 +Eos Cca, Po Box 981008, Boston, MA 02298-1008  
 516715762 MTGLQ INVESTORS, L.P., c/o Shellpoint Mortgage Serving, PO Box 10826, SC 29603-0826  
 516715763 +MTGLQ INVESTORS, L.P., c/o Shellpoint Mortgage Serving, PO Box 10826, SC 29603-0826,  
 MTGLQ INVESTORS, L.P., c/o Shellpoint Mortgage Serving 29603-0826  
 515781841 McCabe, Weisberg & Conway, PC, 216 Haddon Ave Ste 303, Haddon Township, NJ 08108-2811  
 515848060 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741)  
 515781843 +Orange Lake Resort & Country Club, PO Box 791362, Baltimore, MD 21279-1362

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@newjerseybankruptcy.com Apr 20 2017 23:14:16 Christopher G. Cassie,  
 Law Office of Lee M. Perlman, 1926 Greentree Road, Suite 100, Cherry Hill, NJ 08003  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 20 2017 23:15:02 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 20 2017 23:15:00 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515781831 EDI: CINGMIDLAND.COM Apr 20 2017 22:48:00 AT&T Mobility, PO Box 537113,  
 Atlanta, GA 30353-7113  
 515781834 E-mail/Text: equiles@philapark.org Apr 20 2017 23:15:46 City Of Philadelphia,  
 PO Box 41818, Philadelphia, PA 19101-1818  
 515781835 +EDI: CONVERGENT.COM Apr 20 2017 22:53:00 Convergent Outsourcing, 800 Sw 39th St,  
 Renton, WA 98057-4975  
 515790996 EDI: DISCOVER.COM Apr 20 2017 22:53:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 515781836 +EDI: DISCOVER.COM Apr 20 2017 22:53:00 Discover Fin Svcs Llc, Po Box 15316,  
 Wilmington, DE 19850-5316  
 515781837 +EDI: TSYS2.COM Apr 20 2017 22:53:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
 515781839 E-mail/Text: cashiering-administrationservices@flagstar.com Apr 20 2017 23:15:37  
 Flagstar Bank, Attn: Bankruptcy Dept, 5151 Corporate Dr, Troy, MI 48098-2639  
 515807590 +E-mail/Text: equiles@philapark.org Apr 20 2017 23:15:47 Philadelphia Parking Authority,  
 701 Market St., Ste. 5400, Philadelphia, PA 19106-2895  
 515897952 EDI: NEXTEL.COM Apr 20 2017 22:48:00 Sprint, Attn Bankruptcy Dept, PO Box 7949,  
 Overland Park KS 66207-0949  
 515781844 EDI: NEXTEL.COM Apr 20 2017 22:48:00 Sprint, PO Box 8077, London, KY 40742-8077  
 515781845 EDI: WFFC.COM Apr 20 2017 22:53:00 Wells Fargo Card Ser, 1 Home Campus, 3rd Floor,  
 Des Moines, IA 50328-0001  
 515781846 E-mail/Text: BKRMailOps@weltman.com Apr 20 2017 23:15:04 Weltman, Weinberg & Reis Co,  
 325 Chestnut St Ste 501, Philadelphia, PA 19106-2605

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515781840\* Flagstar Bank, Attn: Bankruptcy Dept, 5151 Corporate Dr, Troy, MI 48098-2639  
 515781842\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage Llc, Attn: Bankruptcy, 350 Highland Dr,  
 Lewisville, TX 75067-4177)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 26

Date Rcvd: Apr 20, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 22, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Catherine E. Youngman cyoungman@foxrothschild.com,  
NJ54@ecfcbis.com;fgruber@formanlaw.com;cbrown@formanlaw.com;cyoungman@formanlaw.com  
Christopher G. Cassie on behalf of Debtor Janet O. Oludoyi ecf@newjerseybankruptcy.com,  
lmpcourt@gmail.com  
Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Lee Martin Perlman on behalf of Debtor Janet O. Oludoyi ecf@newjerseybankruptcy.com,  
lmpcourt@gmail.com

TOTAL: 6